

Certificate of Notice Page 1 of 2
UNITED STATES BANKRUPTCY COURT
Northern District of Georgia
Atlanta Division

In Re: Debtor(s)

Mary McMullen Ross

Case No.: 15-63991-jrs

Chapter: 13

**NOTICE TO DEBTOR
THAT COURSE ON FINANCIAL MANAGEMENT
IS REQUIRED TO RECEIVE DISCHARGE**

Upon review of the docket in the above-styled case, it appears that Debtor or Debtors (hereinafter "Debtor") has not filed Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) showing that Debtor has completed the personal financial management course or is exempt. Sections 727(a)(11), 1141(d)(3)(C), and 1328(g) of Title 11, U.S.Code, require an individual debtor in a Chapter 7, 11, or 13 case to complete an instructional course on personal financial management after filing the case unless Debtor obtains an order granting an applicable exemption provided by §109(h)(4). **To comply with the course requirement, a debtor must timely file Form 23 with the Clerk's office.** See Interim Bankruptcy Rule 1007(b) and (c) and Official Form 23 (12/13). Failure to timely file Form 23 may result in the case being closed without Debtor receiving a discharge.

A **Chapter 7** debtor must file Form 23 within 60 days after the first date set for the meeting of creditors. **Chapter 11 and 13** debtors must file Form 23 no later than the date the last payment is made as required by the plan or the date a motion for entry of discharge is filed. If Debtor subsequently files a motion to reopen the case in order to file Form 23, Debtor must pay the appropriate fee to reopen the case. **THIS NOTICE WILL BE THE ONLY REMINDER ABOUT THE COURSE REQUIREMENT.**

This Notice will be served upon the Debtor, counsel for Debtor, and the Trustee.

Dated: November 2, 2015

**** Mailing Address**

United States Bankruptcy Court
1340 Russell Federal Building
75 Spring Street, SW
Atlanta, GA 30303



M. Regina Thomas
Clerk of Court
U.S. Bankruptcy Court

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Mary McMullen Ross
DebtorCase No. 15-63991-jrs
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: matott
Form ID: 417Page 1 of 1
Total Noticed: 4

Date Rcvd: Nov 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2015.

db	Mary McMullen Ross, 276 Kristen Court, Conyers, GA 30012
aty	+Craig Z. Black, The Semrad Law Firm, LLC, Suite 3600, 101 Marietta Street, NW, Atlanta, GA 30303-2716
aty	+Julie M. Anania, Nancy J. Whaley, Standing Chapter 13 Trustee, Suite 120, 303 Peachtree Center Ave, N.E., Atlanta, GA 30303-1286
tr	+Nancy J. Whaley, Nancy J. Whaley, 13 Trustee, Suite 120, 303 Peachtree Center Avenue, Atlanta, GA 30303-1286

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2015 at the address(es) listed below:

Craig Z. Black	on behalf of Debtor Mary McMullen Ross	rjsatlcourtdocs@gmail.com
Julie M. Anania	on behalf of Trustee Nancy J. Whaley	ECF@njwtrustee.com
Nancy J. Whaley	ecf@njwtrustee.com	
Shannon D Sneed	on behalf of Creditor Torrance Choates	bankruptcy@sneedlaw.net

TOTAL: 4